

Medicare and Medicaid

- The Centers for Medicare & Medicaid Services (CMS) administers Medicare, the nation's largest health insurance program.

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Medicare

- Medicare is for individuals who qualify for Social Security benefits and who are either 65 or older or have a disability.
- Medicare Part A is hospital insurance;
- Medicare Part B is physician care;
- Medicare Part C is Medicare Advantage, a capitated program (you pay a premium regardless of use);
- Medicare Part D is pharmaceutical assistance for Apprise. Social Security Administration. Contact www.ssa.gov/medicare for more information.
- If you are not a U.S. citizen or a lawfully admitted alien who has lived in the U.S. continuously for at least 5 years, you may not be eligible for Medicare.
- For help with Medicare, contact the State Health Assistance Program through Apprise.
- Delaware County Apprise 610 237 6222 ext. 24
- Chester County Apprise 610 344 5004
- Montgomery County Apprise 610 834 040

- **Extra Help** can help low income individuals with prescription costs. If annual income is less than \$14,850 for individuals or \$19,350 for couples, contact www.ssa.gov/medicare for more information.

- **Medicare Part B Buy In** pays for the cost of the Medicare Part B premium (\$96.40 in 2009) for people who are not eligible for Medicare Part B. Contact www.ssa.gov/medicare for more information.

- **Information for CareGivers** <https://caregiver.supportinformation/index.asp>

- **Food Stamp Help with Medical Expenses** Households with a disabled person of any age, or a person

- **Medical Transportation** The MATP provides transportation to eligible individuals to medical care. Y
- Delaware County (610) 490-3960, (866) 450-376
- Chester County (610) 594-6930, (877) 873-8415
- Montgomery County (215) 542-7433

- **Railroad Retirement Medicare** Telephone Inquires - If you have questions about your Railroad Medicare

- **PACE** and **PACEnet** are income limited programs
aging@state.pa.us

- Federal Employees Health Benefits Program
- The Federal Employees Health Benefits (FEHB) Program can help you and your family meet your
- For more information, visit www.opm.gov/INSURE/HEALTH/INDEX.ASP.
- For general inquiries call 202 606 2582 or G2582a@opm.gov.

- **The Pennsylvania Employees Benefit Trust Fund (PEBT)** www.pebt.org is a self-insurable Commonwealth of Pennsylvania

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Nursing Homes, Personal Care Boarding Homes, and Domestic Care

- Delaware County Office of Services for the Aging (COSA) 610 490-1300
- Chester County Department of Aging Services 610 344 6250
- Montgomery County Aging and Adult Services 610 278 3610

Centers For Medicare and Medicaid

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How to File a Complaint

- Medicare has health and safety standards for long-term care facilities.
- What are examples of complaints?
- Claims of abuse to a person in a nursing home,
- A mistake in giving out or prescribing medication,
- Poor quality of care in a hospital (including psychiatric and rehabilitation hospitals), nursing home,
- Unsafe conditions, like water damage or electrical or fire safety concerns, or
- Laboratory results that were wrong and lead to improper care.

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How do I file a complaint?

- □ You can file a complaint either verbally or in writing. The State survey agency will investigate the complaint.
 - To file a complaint, contact your State's health department by looking at the following information:
 - **Have the following information available to give to the person who takes the complaint:**
 - Your name, address, and telephone number,
 - Name of health care provider,
 - Location of health care provider, including room or floor, if applicable,
 - Details of your concern, including the date and time, and
 - Name(s) of other people involved and/or affected,
 - Whether you have reported this complaint to anyone else, including the provider. If so, what was the response?
 - What you would like to see happen to resolve your complaint.
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- **For more information** Visit www.medicare.gov on the web. Or, call 1-800-772-6237.

Medicaid

- □ Medicaid is a federal- state program that pays medical bills for people who are poor and have no other health insurance.
 - Delaware County- 610-447-5500
 - Chester County- 610-466-1000
 - Montgomery County- 610-270-3500
 - For additional assistance, contact 1-800-692-7462
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- Medicaid In Pennsylvania is administered by the Department of Public Welfare (DPW) assistance.
 - Delaware County- 610-447-5500
 - Chester County- 610-466-1000

- Montgomery County- 610-270-3500
- You have the right to apply and to receive a notice with fair hearing rights if services are denied or
- **Healthy Horizons** is an income capped Medicaid program for people with disabilities who are aged 19 and over. It is a 100% of the Federal Poverty Line program.
- **Spend Down Medicaid.** Medical expenses may “spend down” income to the income levels for the
- **Medical Assistance for the Working Disabled (MAWD)** Disabled persons under age 65 may qualify with
- **Retroactive Medicaid:** Medicaid covers expenses incurred in the three months before the date of

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Medical Insurance

- If you are experiencing [problems with your health care](#) please contact the PA Department of Health
- Chester County Health Department Administrative Department
601 Westtown Road suite 290

West Chester, PA 19382-4542
610 344 6225
<http://www.chesco.org.health> .

- Delaware County Health Department,
Suite 1, 151 West Fifth Street,
Chester, PA 19013 610 447 3250
- Montgomery County Health Department,
1430 DeKalb Street,
P.O. Box 311,
Norristown, PA 19404
610 278 5117
www.health.montcopa.org .

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- **Pennsylvania Insurance Department**
- **Adult Basic:**

Adult Basic was established from tobacco settlement funds. It is a waitlisted program. If eligible, you

- Adult Basic benefits include doctor office visits, hospitalizations, diagnostic testing, rehabilitation th
- To apply for Adult Basic, [contact.state.pa.us](http://www.contact.state.pa.us) and if Assistance Office, the t

- **Children's Health Insurance Program (CHIP)**

- CHIP provides medical coverage for children to expand health care to 800-986-KIDS. Your application
- **Who is eligible for CHIP?** CHIP is available for anyone who:

- Is 19 years of age or younger
- Does not have private health insurance or Medicaid
- Is a resident of Pennsylvania
- Is a US citizen, a permanent legal alien, or refugee as determined by the U.S. Immigration and Na

- **Income Guideline for CHIP** www.chipcoverspakids.com

- **How to Apply for CHIP** There are many ways to apply for CHIP you may:

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- Contact your local County Assistance Office:
- Delaware County- 610-447-5500
- Chester County- 610-466-1000
- Montgomery County- 610-270-3500
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- Go to www.compass.state.pa.us , or www.chipcov.org
- erspakids.com
- Contact your local State Representative or Senator
- If you have any further questions, you can call 1-800-986-KIDS

Healthcare Complaints:

- To file a healthcare complaint with the Attorney General, call 1-877-888-4877 or visit www.attorneygeneral.gov
 - To file a Medicare Complaint with the
 - **Disability Rights Network of Pennsylvania** provides information and advocacy about denials of health care
 - **Pennsylvania Health Law Project** PHLP provides fee legal s
- staff@phlp.org
www.phlp.org/Website/education.asp

COBRA

- **Introduction**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families wh

- The following information <http://www.dol.gov/dol/topic/health-plans/cobra.htm>

- **Legislation Affecting COBRA**

The American Recovery and Reinvestment Act of 2009 (ARRA '09) provides temporary premium su

- In general, a qualified beneficiary is an employee covered under the group health plan who loses c

- **Frequently Asked Questions** http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.HTML

General Assistance

- General Assistance is a cash payment supplemented by Medicaid, paid from the COMPASS
 - You can apply for and receive your benefits from the county for cash assistance, Food Stamps, help v
 - File an application at [your local County Assistance Office](#)
 - Download an application form from the Web Assistance Office :
 - [Application for Cash Assistance, Food Stamps and Medical Assistance Benefits](#) (English version)
 - [Solicitud para recibir beneficios](#) (version espanola)
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- If you need help completing the Application Office staff can help you.

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COMPASS

- **COMPASS** is a Web site that allows individuals and community based organizations access to sc
 - COMPASS allows current recipients of Department of Public Welfare benefits to create secure, pe
 - **COMPASS allows your to learn about and apply for:**
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- Cash Assistance Benefit
 - SelectPlan for Women Benefit

- Health Care Coverage
- Medical Assistance
- Medical Assistance for Worker's with Disabilities
- Medical Savings Program for Payment of Medical Assistance Premiums
- Children's Health Insurance Program
- AdultBasic
- Food Stamp Benefits
- Cash Assistance
- Long Term Care
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Home and Community Based Services for individuals with mental retardation

- Consolidated Waiver for Individuals with Mental Retardation
- Person/Family-Directed Support Waiver for Individuals with Mental Retardation
- Mental Retardation Services (non-MA)
- Low-Income Home Energy Assistance Program (Seasonal availability)
- Free or Reduced Price Meals School
- SelectPlan for Women (Family Planning Services)
- Child Care Works